

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Richmond Division

IN RE:	)	
	)	
LAKEISHA MARIA HOWARD	)	Case No. 21-31582-KLP
	)	Chapter 13
Debtor	)	

**ORDER APPROVING LOAN MODIFICATION**

THIS MATTER came to be heard on the Motion of the Debtor to Approve a Loan Modification; and it

APPEARING TO THE COURT that the Debtor filed this case under Chapter 13 of the U.S. Bankruptcy Code on May 13, 2021; and it

FURTHER APPEARING the Freedom Mortgage Corporation ("FMC") is a secured creditor of the Debtor which holds a promissory note from the Debtor ("Note") secured by a first deed of trust on the Debtor's real property at 1 Cornwallis Cove, Ruther Glen, VA 22546, and further described as follows (the "Property"):

ALL that certain lot piece, or parcel of land, together with all improvements thereunto appertaining, lying, being and situate in Madison Magisterial District, Caroline County, Virginia and designated as Lot Number 848R, Ail as shown and described on Plat of consolidation of Lot 848 and 849, Lake Caroline, by Webb and Associates, dated February 13, 2004, and filed for record in Deed Book 726, Pages 193, and 194;

and it

FURTHER APPEARING that the Debtor has applied for and FMC has approved a modification of the Note maintaining the Debtor's monthly payment of principal, interest, and

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escrow on the Note of \$1,135.61, maintaining the annual interest rate of 3.625%, increasing the unpaid principal balance from \$165,013.51 to \$170,691.56, maintaining the maturity date of January 1, 2047, including a final balloon payment of \$5,678.05, and incorporating pre-petition and post-petition arrearages around \$5,678.05 into the modified loan; and it

FURTHER APPEARING that the Debtor filed a Motion and Notice to Approve the foregoing loan modification with notice to the Chapter 13 Trustee and all creditors; and it

FURTHER APPEARING that no responses or objections have been filed to said Motion and Notice and that the forgoing subordinate note and deed of trust is in the best interest of the Debtor and will facilitate the Debtor's ability to perform under the Chapter 13 Plan filed herein; it is therefore

ORDERED that the Debtor's Motion to Approve the Loan Modification be and the same is hereby GRANTED; and it is

FURTHER ORDERED that all mortgage arrears are included in the modified loan and the Chapter 13 trustee is relieved of any obligation to pay the arrears claim of FMC; and FMC shall amend its proof of claim accordingly.

Date: Mar 24 2022

/s/ Keith L Phillips  
United States Bankruptcy Judge

Entered on Docket: Mar 24 2022

PRESENTED BY:

/s/ James E. Kane

James E. Kane (VSB #30081)

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SEEN:

/s/ Carl M. Bates

Carl M. Bates, Chapter 13 Trustee

P.O. Box 1819

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Phone: (804) 237-6800

**CERTIFICATION OF COUNSEL**

I hereby certify that this Order has been endorsed by all necessary parties.

/s/ James E. Kane

James E. Kane

**Parties to Receive Copies**

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